Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 1 of 12

Fill in this info	rmation to identify your	case:		
Debtor 1	Kevin V. Garlasco)		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number	15-30676			
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	360,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	78,230.60
	1c. Copy line 63, Total of all property on Schedule A/B	\$	438,230.66
Pai	tt 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	6,505,241.15
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	7,758.98
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	16,183.00
	Your total liabilities	\$	6,529,183.13
Paı	tt 3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	8,070.35
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	7,241.00
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other so	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a persona	l, family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	box and	submit this form to

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

the court with your other schedules.

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main

		Document	Paue 2 01 12	
Debtor 1	Kevin V. Garlasco		Case number (if known)	15-30676

8. From the <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	.
---	----------

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cl	aim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	7,758.98
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	8,338.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	16,096.98

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main

	<u>Document Pa</u>	age 3 of 12		
Fill in this information to identify ye	our case:			
Debtor 1 Kevin V. Garla	asco.			
First Name		Name	-	
Debtor 2				
(Spouse if, filing) First Name	Middle Name Last	Name		
United States Bankruptcy Court for th	e: DISTRICT OF NEW JERSEY		_	
Case number 15-30676				
(if known)			☐ Check	if this is an
				ded filing
Official Form 106D				
Official Form 106D	on Miland Haven Claims a Car		L	
Schedule D: Creditor	s Who Have Claims Sec	cured by Propert	<u>y</u>	12/15
	e. If two married people are filing together, boit out, number the entries, and attach it to this			
1. Do any creditors have claims secured	by your property?			
☐ No. Check this box and submi	t this form to the court with your other sche	dules. You have nothing else	to report on this form.	
Yes. Fill in all of the information	·	Ç	·	
Part 1: List All Secured Claims				
		Column A	Column B	Column C
	s more than one secured claim, list the creditor s as a particular claim, list the other creditors in Pa		Value of collateral	Unsecured
much as possible, list the claims in alphabe	etical order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Bankamerica	Describe the property that secures the cla	A	\$360,000.00	\$0.00
Creditor's Name	114 Maitland Ave., Paramus, NJ			
	(Debtor holds 50% ownership interested - total value of proper	ty =		
Mc: Nc4-105-03-14	\$720,000.00	Hall 4		
4161 Piedmont Pkwy	As of the date you file, the claim is: Check a apply.	all that		
Greensboro, NC 27420	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortga	age or secured		
Debtor 2 only	car loan)	ige of secured		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic	's lien)		
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a		tgage		
community debt	· · · · · · · · · · · · · · · · · · ·			
Opened				
10/01/05				
Last Active		7999		
Date debt was incurred 9/03/15	Last 4 digits of account number			
2.2 Borough of Paramus	Describe the property that secures the cla	aim: \$15,343.00	\$360,000.00	\$0.00
Creditor's Name	114 Maitland Ave., Paramus, NJ	ψ15,343.00	\$300,000.00	φυ.υυ
	(Debtor holds 50% ownership			
	interested - total value of proper	ty =		
Attn: Tax Collector	\$720,000.00			
Jockish Square	As of the date you file, the claim is: Check apply.	all that		
Paramus, NJ 07652	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			

Who owes the debt? Check one.

Nature of lien. Check all that apply.

car loan)

Debtor 1 only

 $\hfill\square$ An agreement you made (such as mortgage or secured

☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only

☐ Statutory lien (such as tax lien, mechanic's lien)

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 4 of 12

Debtor 1	Kevin V. Garlasco		Case number (if know)	15-30676	
	First Name Middle N	ame Last Name			
•	st one of the debtors and another	☐ Judgment lien from a lawsuit			
_	st one of the debtors and another k if this claim relates to a		taxes		
	nunity debt	Other (including a right to offset)	tuxoo		
Date debt	t was incurred	Last 4 digits of account number			
Bro	onx Overall Economic				
	velopment Corp.	Describe the property that secures the claim:	\$425,634.21	\$360,000.00	\$381,234.21
Cred	ditor's Name	114 Maitland Ave., Paramus, NJ			
		(Debtor holds 50% ownership interested - total value of property =			
25	1 Grand Concourse,	\$720,000.00			
	ite 123	As of the date you file, the claim is: Check all that apply.	'		
Bro	onx, NY 10451	☐ Contingent			
Num	nber, Street, City, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
	es the debt? Check one.	Nature of lien. Check all that apply.			
☐ Debtor	•	An agreement you made (such as mortgage or car loan)	secured		
☐ Debtor	r 2 only r 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
_	st one of the debtors and another	☐ Judgment lien from a lawsuit			
_	k if this claim relates to a	Other (including a right to offset)			
	nunity debt	— Other (including a right to onset)			
Date debt	t was incurred	Last 4 digits of account number			
2.4 lg	Montague Corp.	Describe the property that secures the claim:	\$339,028.84	\$0.00	\$339,028.84
Cred	ditor's Name	Deficiency on lease agreement -			
		Judgment entered			
		As of the date you file, the claim is: Check all that	I		
41	7 Fifth Ave				
	7 Fifth Ave. w York, NY 10016	apply.			
Ne					
Num	ew York, NY 10016 nber, Street, City, State & Zip Code	apply. ☐ Contingent ☐ Unliquidated ☐ Disputed			
Ne Num	ew York, NY 10016 The nber, Street, City, State & Zip Code The sthe debt? Check one.	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply.			
Num Who owe	w York, NY 10016 when, Street, City, State & Zip Code es the debt? Check one. r 1 only	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or see the continuous).	secured		
Who owe	ew York, NY 10016 The nber, Street, City, State & Zip Code The sthe debt? Check one. The 1 only The street of t	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan)			
Who owe	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien)			
Who owe Debtor Debtor Debtor At lease	ew York, NY 10016 The nber, Street, City, State & Zip Code The sthe debt? Check one. The 1 only The street of t	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit			
Ne Num Who owe □ Debtoi □ Debtoi □ Debtoi ■ At leas □ Check	ew York, NY 10016 There, Street, City, State & Zip Code es the debt? Check one. If 1 only If 2 only If 1 and Debtor 2 only Ist one of the debtors and another	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien)			
Who owe Debtoi Debtoi Debtoi At leas	ew York, NY 10016 There, Street, City, State & Zip Code es the debt? Check one. In 1 only In 2 only In 1 and Debtor 2 only In 2 one of the debtors and another In this claim relates to a	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit			
Who owe Debtoi Debtoi Debtoi At leas	ew York, NY 10016 The nber, Street, City, State & Zip Code The sthe debt? Check one. The 1 only The 2 only The 1 and Debtor 2 only The 1 one of the debtors and another actiff this claim relates to a munity debt	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
Who owe Debtoi Debtoi Debtoi At leas Check comm	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another k if this claim relates to a munity debt t was incurred Wood Ave. LLC,	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number		#n nn	\$2,616,099.5
Who owe Debtor Debtor Debtor At leas Check comm Date debtor 2.5 As	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another k if this claim relates to a munity debt t was incurred Wood Ave. LLC, ssignee, Assoc	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim:		\$0.00	\$2,616,099.5
Who owe Debtor Debtor Debtor At leas Check comm Date debtor 2.5 As	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another k if this claim relates to a munity debt t was incurred Wood Ave. LLC,	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number		\$0.00	
Who owe Debtoi Debtoi Debtoi At leas Check comn Date debt	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another k if this claim relates to a munity debt t was incurred Wood Ave. LLC, ssignee, Assoc	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Mortage loan - Judgment entered		\$0.00	
Who owe Debtoi Debtoi Debtoi At leas Check comn Date debt 2.5 TF As Creck	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another k if this claim relates to a munity debt t was incurred E Wood Ave. LLC, esignee, Assoc ditor's Name erns Bank NA 8 N. Wood Ave.	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim:		\$0.00	
Who owe Debtoi Debtoi Debtoi Check comm Date debto 2.5 As Crec	ew York, NY 10016 The property of the composition	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Mortage loan - Judgment entered As of the date you file, the claim is: Check all that apply. Contingent		\$0.00	
Who owe Debtoi Debtoi Debtoi Check comm Date debto 2.5 As Crec	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another k if this claim relates to a munity debt t was incurred E Wood Ave. LLC, esignee, Assoc ditor's Name erns Bank NA 8 N. Wood Ave.	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Mortage loan - Judgment entered As of the date you file, the claim is: Check all that apply. Contingent Unliquidated		\$0.00	
Who owe Debtor Debtor Debtor At leas Check comm Date debtor 2.5 TF As Crect Ste 306 Lir	ew York, NY 10016 The property of the set o	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Mortage loan - Judgment entered As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed		\$0.00	
Who owe Num Who owe Debtor Debtor Debtor At leas Check comm Date debtor 2.5 TF As Crect Ste 300 Lin Num Who owe	ew York, NY 10016 The property of the set o	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Mortage loan - Judgment entered As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply.	\$2,616,099.57	\$0.00	
Who owe Debtor Debtor Debtor At leas Check comm Date debtor 2.5 TF As Crect Ste 306 Lir	ew York, NY 10016 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another k if this claim relates to a munity debt t was incurred Wood Ave. LLC, esignee, Assoc ditor's Name erns Bank NA 8 N. Wood Ave. hden, NJ 07036 hber, Street, City, State & Zip Code es the debt? Check one. r 1 only	apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Mortage loan - Judgment entered As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$2,616,099.57	\$0.00	

Official Form 106D

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 5 of 12

Debtor 1 Kevin V. Garlasco		Case number (if know)	15-30676	
First Name Middle	Name Last Name			
■ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
2.6 Toyota Motor Credit	Describe the property that secures the claim:	\$8,211.00	\$11,625.00	\$0.00
Creditor's Name	2006 Toyota Tacoma - Aprox. Miles = 53,000			
19001 S Western Ave Torrance, CA 90501	As of the date you file, the claim is: Check all that apply. Contingent	l		
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only	☐ An agreement you made (such as mortgage or scar loan)	secured		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit			
■ At least one of the debtors and another ☐ Check if this claim relates to a	Other (including a right to offset)			
community debt				
Opened 1/01/13 Last Active				
Date debt was incurred 9/11/15	Last 4 digits of account number 000	<u> </u>		
				\$2,800,667.5
Zions First National Bank	Describe the property that secures the claim:	\$2,800,667.53	\$0.00	3
Creditor's Name	Judgment			
One South Main Ste. 1380	As of the date you file, the claim is: Check all that apply.			
Salt Lake City, UT 84111	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	■ Disputed Nature of lien. Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only	☐ An agreement you made (such as mortgage or car loan)	secured		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
•	Column A on this page. Write that number here:	\$6,505,241	.15	
If this is the last page of your form, ad Write that number here:	d the dollar value totals from all pages.	\$6,505,241	.15	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 6 of 12

Debtor 1 Kevin V. Garlasco			Case number (if know)	15-30676	
	First Name	Middle Name	Last Name		
	Name, Number, Street New Gold Equiti Attn: Lawrence I Six Hemlock Hill Chappaqua, NY	P. Wolf s		On which line in Part 1 did you ent	
				On which line in Part 1 did you ento	
	Name, Number, Street SHAPIRO & CRC 411 HAKCENSA Hackensack, NJ	CK AVE		On which line in Part 1 did you ento	

		Document				
Fill in this ir	nformation to identify your cas		Page 7 of			
Debtor 1	Kevin V. Garlasco					
	First Name	Middle Name	Last Name			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse if, filing)			Last Name			
United States	s Bankruptcy Court for the:	DISTRICT OF NEW JERSEY				
Case numbe	r 15-30676					
(if known)					_	Check if this is an amended filing
Official E	own 4065/5					
	orm 106E/F	a Hayra Huaaaayirad	Claima			40/4E
	e E/F: Creditors Who e and accurate as possible. Use P					12/15
eft. Attach the	reditors Who Have Claims Secure Continuation Page to this page. I e number (if known).					
Dorf 1: Li	AU CV BRIGRITVII					
Fait I. Li	st All of Your PRIORITY Unse	cured Claims				
	st All of Your PRIORITY Unse reditors have priority unsecured c					
1. Do any cr						
1. Do any cr ☐ No. Go ■ Yes.	reditors have priority unsecured coto Part 2.	laims against you?				
 Do any cr No. Go Yes. List all of identify whossible, I 	reditors have priority unsecured control of the Part 2. your priority unsecured claims. If and type of claim it is. If a claim has buist the claims in alphabetical order a	laims against you? a creditor has more than one price of priority and nonpriority amoun coording to the creditor's name. If	ts, list that claim here you have more than t	and show both priority	and nonpriority	amounts. As much as
 Do any cr No. Go Yes. List all of identify whossible, I Part 1. If n 	reditors have priority unsecured control of the Part 2. your priority unsecured claims. If the priority unsecured claims are type of claim it is. If a claim has become a claim has become a claim has become and the priority unsecured claim has become a claim h	laims against you? a creditor has more than one price the priority and nonpriority amoun ccording to the creditor's name. If ular claim, list the other creditors is	ts, list that claim here you have more than t n Part 3.	and show both priority	and nonpriority	amounts. As much as
 Do any cr No. Go Yes. List all of identify whossible, I Part 1. If n 	your priority unsecured claims. If a claim has b ist the claims in alphabetical order a nore than one creditor holds a partic	laims against you? a creditor has more than one price the priority and nonpriority amoun ccording to the creditor's name. If ular claim, list the other creditors is	ts, list that claim here you have more than t n Part 3.	and show both priority	and nonpriority aims, fill out th	amounts. As much as e Continuation Page of Nonpriority
 Do any cr No. Go Yes. List all of identify whossible, I Part 1. If n (For an ex 	your priority unsecured claims. If a claim has b ist the claims in alphabetical order a nore than one creditor holds a partic	laims against you? a creditor has more than one price the priority and nonpriority amoun ccording to the creditor's name. If ular claim, list the other creditors is	ts, list that claim here you have more than t n Part 3. instruction booklet.)	and show both priority at two priority unsecured of	and nonpriority aims, fill out th Priority amount	amounts. As much as e Continuation Page of
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Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 8 of 12

Debt	or 1 Kevin V. Garlasco		Case number (if know)	15-30676	
2.2	New York State Dept. of Tax & Finance Priority Creditor's Name	Last 4 digits of account number	\$200.00	\$200.00	\$0.00
	Bankruptcy Section PO Box 5300	When was the debt incurred?			
	Albany, NY 12205 Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply		
	Who incurred the debt? Check one.	Contingent	,		
	■ Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	☐ At least one of the debtors and another	☐ Domestic support obligations			
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you	owe the government		
	Is the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated		
	■ No	Other. Specify			_
	Yes				
t	.ist all of your nonpriority unsecured claims in the insecured claim, list the creditor separately for each claim one creditor holds a particular claim, list the other Part 2.	laim. For each claim listed, identify what t	type of claim it is. Do not list cla	ims already included aims fill out the Conti	in Part 1. If more
4.1	Bank Of America	Last 4 digits of account number	1270		\$6,249.00
	Nonpriority Creditor's Name Po Box 982236 El Paso, TX 79998	When was the debt incurred?	Opened 3/10/08 Las 10/02/15	t Active	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that	at you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	3	
	☐ Yes	■ Other Specify Credit Card	I		

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 9 of 12

Case number (if know) Debtor 1 Kevin V. Garlasco 15-30676 4.2 Kohls/Capital One Last 4 digits of account number 3825 \$416.00 Nonpriority Creditor's Name Opened 11/01/12 Last Active Po Box 3120 When was the debt incurred? 9/29/15 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.3 State Of Ni Student As Last 4 digits of account number 2NJC \$4,500.00 Nonpriority Creditor's Name Po Box 548 Opened 10/06/15 Last Active Attn: Bankruptcy Department When was the debt incurred? 10/01/15 Trenton, NJ 08625 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational Last 4 digits of account number 4.4 State Of Nj Student As 7NJC \$3,838.00 Nonpriority Creditor's Name Po Box 548 Opened 9/26/13 Last Active Attn: Bankruptcy Department When was the debt incurred? 10/06/15 Trenton, NJ 08625 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational**

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 10 of 12

Debtor 1 Kevin V. Garlasco Case number (if know) 15-30676 4.5 Synchrony Bank/Lowes Last 4 digits of account number 5180 \$818.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 4/01/13 Last Active Po Box 103104 When was the debt incurred? 9/29/15 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.6 \$362.00 **Target** Last 4 digits of account number 0073 Nonpriority Creditor's Name C/O Financial & Retail Services Opened 12/01/12 Last Active Mailstop BT PO Box 9475 When was the debt incurred? 9/29/15 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 6a. 6a. 0.00 Total claims from Part 1 Taxes and certain other debts you owe the government 6b. 6b. 7,758.98 Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 6d Other. Add all other priority unsecured claims. Write that amount here. 6d 0.00 Total Priority, Add lines 6a through 6d. 6e 7,758.98 **Total Claim** 6f Student loans 6f 8,338.00 Total claims from Part 2 6a Obligations arising out of a separation agreement or divorce that 0.00 6g. you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main

Debtor 1 Kevin V. Garlasco

Page 11 of 12
Case number (if know)

15-30676

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6i. 7,845.00

6j.

16,183.00

Total Nonpriority. Add lines 6f through 6i.

Official Form 106 E/F

Case 15-30676-JKS Doc 59 Filed 08/15/17 Entered 08/15/17 16:42:05 Desc Main Document Page 12 of 12

Debtor 1	Kevin V. Garlas	со		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the	DISTRICT OF NEW JER	SEY	
_	15-30676			
(if known)				Check if this is an amended filing
Official Forr	m 106Dec			anoneed ming
Declarat	tion About	an Individual	Debtor's Schedules	12/

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
Dic	d you pay or agree to pay someone who is NOT a	attorney to help you fill out bankruptcy forms?
	No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	der penalty of perjury, I declare that I have read th t they are true and correct.	summary and schedules filed with this declaration and
X	/s/ Kevin V. Garlasco	x
	Kevin V. Garlasco Signature of Debtor 1	Signature of Debtor 2
	Date August 14, 2017	Date

Official Form 106Dec